

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

IN RE

KIM M. GARBO

Debtor

Chapter 7
Case 21-11053

ORDER AVOIDING JUDGMENT LIEN

Whereas the Debtor, Kim M. Garbo, filed a Motion filed herein seeking an Order avoiding judgment lien having come on regularly to be heard, and Christopher J. Tyrpak appearing for the Debtor and no one appearing in opposition; and


Whereas an Order was entered on January 27, 2022 denying the Debtor's motion and allowing the Debtor to submit supplemental proof of insolvency; and

Whereas the Debtor submitted an Affidavit on April 6, 2022 outlining her financial condition as of the date of judgment lien entry that satisfactorily establishes the Debtor's insolvency as defined by 11 U.S.C. § 101(32); it is hereby

ORDERED that the following judgment lien docketed in the Erie County Clerk's Office is avoided as against the Debtor's property located at 99 Ilion Street, Tonawanda, NY pursuant to 11 U.S.C. § 522(h):

Lienor:	Discover Bank
Defendant:	Joseph P. Garbo
Court:	City of Tonawanda
Rendered:	12/20/2019
Judgment Amount:	3,310.63
Liber/Page:	Q 329/696

Dated: APR 11 2022


Hon. Carl L. Bucki
U.S. Bankruptcy Court, WDNY

This order is subject to the provisions of 11 U.S.C. Sec. 349 (b) (1) which statute automatically reinstates the above lien if this debtor's case is dismissed without the Court having ordered a different result.

